

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF NEW YORK

Case number (if known) _____ Chapter 11

☐ Check if this an amended filing

Official Form 201

Voluntary Petition for Non-Individuals Filing for Bankruptcy

06/22

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1.	Debtor's name	<u>The Karafin School, Inc.</u>	
<hr/>			
2.	All other names debtor used in the last 8 years <small>Include any assumed names, trade names and <i>doing business as</i> names</small>		
<hr/>			
3.	Debtor's federal Employer Identification Number (EIN)	<u>13-2727173</u>	
<hr/>			
4.	Debtor's address	Principal place of business	Mailing address, if different from principal place of business
		<u>40 Radio Circle Drive</u> <u>Mount Kisco, NY 10549</u> <small>Number, Street, City, State & ZIP Code</small>	<u></u> <small>P.O. Box, Number, Street, City, State & ZIP Code</small>
		<u>Westchester</u> <small>County</small>	Location of principal assets, if different from principal place of business <u></u> <small>Number, Street, City, State & ZIP Code</small>
<hr/>			
5.	Debtor's website (URL)	<u>https://www.karafinschool.com/</u>	
<hr/>			
6.	Type of debtor	<input checked="" type="checkbox"/> Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP)) <input type="checkbox"/> Partnership (excluding LLP) <input type="checkbox"/> Other. Specify: _____	

Debtor **The Karafin School, Inc.**
Name

Case number (if known)

7. Describe debtor's business

A. Check one:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Railroad (as defined in 11 U.S.C. § 101(44))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))
☒ None of the above

B. Check all that apply

- ☐ Tax-exempt entity (as described in 26 U.S.C. §501)
☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. §80a-3)
☐ Investment advisor (as defined in 15 U.S.C. §80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See <http://www.uscourts.gov/four-digit-national-association-naics-codes>.

6111

8. Under which chapter of the Bankruptcy Code is the debtor filing?

Check one:

- ☐ Chapter 7
☐ Chapter 9

☒ Chapter 11. Check **all** that apply:

- ☐ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D), and its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$3,024,725. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
☒ The debtor is a debtor as defined in 11 U.S.C. § 1182(1), its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$7,500,000, **and it chooses to proceed under Subchapter V of Chapter 11**. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return, or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).
☐ A plan is being filed with this petition.
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the *Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11* (Official Form 201A) with this form.
☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

☐ Chapter 12

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?

- ☒ No.
☐ Yes.

If more than 2 cases, attach a separate list.

District	_____	When	_____	Case number	_____
District	_____	When	_____	Case number	_____

Debtor **The Karafin School, Inc.** Case number (if known) _____
Name

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?
☒ No
☐ Yes.

List all cases. If more than 1, attach a separate list

Debtor Relationship
District _____ When _____ Case number, if known _____

11. Why is the case filed in this district? Check all that apply:
☒ Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.
☐ A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?
☒ No
☐ Yes. Answer below for each property that needs immediate attention. Attach additional sheets if needed.
- Why does the property need immediate attention? (Check all that apply.)**
☐ It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.
What is the hazard? _____
☐ It needs to be physically secured or protected from the weather.
☐ It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).
☐ Other _____
- Where is the property?** _____
Number, Street, City, State & ZIP Code
- Is the property insured?**
☐ No
☐ Yes. Insurance agency _____
Contact name _____
Phone _____

Statistical and administrative information

13. Debtor's estimation of available funds Check one:
☒ Funds will be available for distribution to unsecured creditors.
☐ After any administrative expenses are paid, no funds will be available to unsecured creditors.

14. Estimated number of creditors
☐ 1-49
☒ 50-99
☐ 100-199
☐ 200-999
☐ 1,000-5,000
☐ 5001-10,000
☐ 10,001-25,000
☐ 25,001-50,000
☐ 50,001-100,000
☐ More than 100,000

15. Estimated Assets
☐ \$0 - \$50,000
☒ \$50,001 - \$100,000
☐ \$100,001 - \$500,000
☐ \$500,001 - \$1 million
☐ \$1,000,001 - \$10 million
☐ \$10,000,001 - \$50 million
☐ \$50,000,001 - \$100 million
☐ \$100,000,001 - \$500 million
☐ \$500,000,001 - \$1 billion
☐ \$1,000,000,001 - \$10 billion
☐ \$10,000,000,001 - \$50 billion
☐ More than \$50 billion

16. Estimated liabilities
☐ \$0 - \$50,000
☒ \$1,000,001 - \$10 million
☐ \$500,000,001 - \$1 billion

Debtor

The Karafin School, Inc.

Case number (if known)

Name

☐ \$50,001 - \$100,000☐ \$10,000,001 - \$50 million☐ \$1,000,000,001 - \$10 billion☐ \$100,001 - \$500,000☐ \$50,000,001 - \$100 million☐ \$10,000,000,001 - \$50 billion☐ \$500,001 - \$1 million☐ \$100,000,001 - \$500 million☐ More than \$50 billion

Debtor **The Karafin School, Inc.** Case number (if known) _____
Name

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**17. Declaration and signature
of authorized
representative of debtor**

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on **April 18, 2023**
MM / DD / YYYY

X /s/ Renee Donow
Signature of authorized representative of debtor

Title **President**

Renee Donow
Printed name

18. Signature of attorney

X /s/ A. Scott Mandelup
Signature of attorney for debtor

Date **April 18, 2023**
MM / DD / YYYY

A. Scott Mandelup
Printed name

Pryor & Mandelup, L.L.P.
Firm name

675 Old Country Road
Westbury, NY 11590
Number, Street, City, State & ZIP Code

Contact phone **516-997-0999** Email address _____

3808 NY
Bar number and State

Fill in this information to identify the case:

Debtor name **The Karafin School, Inc.**
United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF NEW YORK**
Case number (if known): _____

☐ Check if this is an
amended filing

Official Form 204

Chapter 11 or Chapter 9 Cases: List of Creditors Who Have the 20 Largest Unsecured Claims and Are Not Insiders

12/15

A list of creditors holding the 20 largest unsecured claims must be filed in a Chapter 11 or Chapter 9 case. Include claims which the debtor disputes. Do not include claims by any person or entity who is an insider, as defined in 11 U.S.C. § 101(31). Also, do not include claims by secured creditors, unless the unsecured claim resulting from inadequate collateral value places the creditor among the holders of the 20 largest unsecured claims.

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services, and government contracts)	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
401K Liabilities						\$30,493.91
Ann Marie D'Aleo 105 Williamsburg Drive Mahopac, NY 10541						\$11,351.55
Backpay EE Tax WH						\$27,731.66
Backpay ER Tax WH						\$66,405.59
Cerini & Associates 3340 Veterans Memorial Highway Bohemia, NY 11716						\$15,000.00
Chase PPP (SBA Loan) PO Box 9001022 Louisville, KY 40290						\$305,000.00
Crystal Blue Cleaning 200 Clearbrook Road, #134 Elmsford, NY 10523						\$10,741.00
Elias Schwartz 343 Great Neck Road Great Neck, NY 11021						\$48,149.97
K3 Learning, Inc. 80 Broad Street #1702 New York, NY 10004						\$25,000.00
Kisco Radio Circle Associates PO Box 266 Nanuet, NY 10954		Past due rent to landlord				\$304,448.99

Debtor **The Karafin School, Inc.**
Name

Case number (if known)

Name of creditor and complete mailing address, including zip code	Name, telephone number and email address of creditor contact	Nature of claim (for example, trade debts, bank loans, professional services,	Indicate if claim is contingent, unliquidated, or disputed	Amount of claim If the claim is fully unsecured, fill in only unsecured claim amount. If claim is partially secured, fill in total claim amount and deduction for value of collateral or setoff to calculate unsecured claim.		
				Total claim, if partially secured	Deduction for value of collateral or setoff	Unsecured claim
Marcus Kozian 45 Lake Drive Lake Peekskill, NY 10537						\$200,000.00
Marcus P. Kozien 45 Lake Drive Lake Peekskill, NY 10537						\$9,108.31
NYC 2019 65 Court Street, Room 1501 Albany, NY 12201						\$47,214.51
NYC Garnishment						\$488,000.00
NYSED 89 Washington Ave, Rm 301M EB Albany, NY 12234						\$519,305.90
Payroll WH Liabilities (IRS)						\$60,482.83
Payroll WH Liabilities (NY)						\$23,420.41
Penalties (IRS)						\$34,178.39
Rapid Advance/EPPS Unknown						\$30,892.28
Thomas J. Locmajian 45 Lakeside Road Mahopac, NY 10541						\$10,114.51

Fill in this information to identify the case:

Debtor name The Karafin School, Inc.

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF NEW YORK

Case number (if known) _____

☐ Check if this is an amended filing

Official Form 206Sum
Summary of Assets and Liabilities for Non-Individuals

12/15

Part 1: Summary of Assets

1. **Schedule A/B: Assets-Real and Personal Property** (Official Form 206A/B)

1a. Real property: Copy line 88 from <i>Schedule A/B</i>	\$ <u>90,000.00</u>
1b. Total personal property: Copy line 91A from <i>Schedule A/B</i>	\$ <u>0.00</u>
1c. Total of all property: Copy line 92 from <i>Schedule A/B</i>	\$ <u>90,000.00</u>

Part 2: Summary of Liabilities

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 206D) Copy the total dollar amount listed in Column A, <i>Amount of claim</i> , from line 3 of <i>Schedule D</i>	\$ <u>0.00</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 206E/F)	
3a. Total claim amounts of priority unsecured claims: Copy the total claims from Part 1 from line 5a of <i>Schedule E/F</i>	\$ <u>0.00</u>
3b. Total amount of claims of nonpriority amount of unsecured claims: Copy the total of the amount of claims from Part 2 from line 5b of <i>Schedule E/F</i>	+\$ <u>2,595,369.27</u>
4. Total liabilities Lines 2 + 3a + 3b	\$ <u>2,595,369.27</u>

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Southern District of New York

In re **The Karafin School, Inc.**

Debtor(s)

Case No.

Chapter

11

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	30,000.00
Prior to the filing of this statement I have received	\$	30,000.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Other services billable on regular customary hourly basis.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

N/A.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

April 18, 2023

Date

/s/ A. Scott Mandelup

A. Scott Mandelup

Signature of Attorney

Pryor & Mandelup, L.L.P.

675 Old Country Road

Westbury, NY 11590

516-997-0999 Fax: 516-333-7333

Name of law firm

**United States Bankruptcy Court
Southern District of New York**

In re **The Karafin School, Inc.**

Debtor(s)

Case No.
Chapter

11

LIST OF EQUITY SECURITY HOLDERS

Following is the list of the Debtor's equity security holders which is prepared in accordance with rule 1007(a)(3) for filing in this Chapter 11 Case

Name and last known address or place of business of holder	Security Class	Number of Securities	Kind of Interest
Renee Donow 114 Lincoln Way West Mc Connellsburg, PA 17233	common	100	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the **President** of the corporation named as the debtor in this case, declare under penalty of perjury that I have read the foregoing List of Equity Security Holders and that it is true and correct to the best of my information and belief.

Date **April 18, 2023**

Signature **/s/ Renee Donow**
Renee Donow

*Penalty for making a false statement of concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.*

**United States Bankruptcy Court
Southern District of New York**

In re **The Karafin School, Inc.**

Debtor(s)

Case No.

Chapter

11

VERIFICATION OF CREDITOR MATRIX

I, the President of the corporation named as the debtor in this case, hereby verify that the attached list of creditors is true and correct to the best of my knowledge.

Date: **April 18, 2023**

/s/ Renee Donow

Renee Donow/President

Signer/Title

401K LIABILITIES

ADOBE

AFLAC

ANDREW MORAN
125 NORTHMORE DRIVE
YORKTOWN HEIGHTS, NY 10598

ANN MARIE D'ALEO
105 WILLIAMSBURG DRIVE
MAHOPAC, NY 10541

ANN MARIE RINALDI
23 MADISON AVENUE
PLEASANTVILLE, NY 10570

BACKPAY EE TAX WH

BACKPAY ER TAX WH

BART/RENEE DONOW
2114 LINCOLN WAY WEST
MC CONNELLSBURG, PA 17233

BEDFORD LOCK & KEY

CERINI & ASSOCIATES
3340 VETERANS MEMORIAL HIGHWAY
BOHEMIA, NY 11716

CHASE PPP (SBA LOAN)
PO BOX 9001022
LOUISVILLE, KY 40290

CINTAS
325 CORPORATE BOULEVARD, SOUTH
YONKERS, NY 10701

CLAUDETTE HUSSEY
209 BULLET HOLE ROAD
MAHOPAC, NY 10541

COLLEEN A. HERLIHY
84 SUNRISE RIDGE
FLORIDA, NY 10921

COLLEGE BOARD
12192 COLLECTION CENTER DRIVE
CHICAGO, IL 60693

CON EDISON
PO BOX 1702
NEW YORK, NY 10116

CREDIT CARD X8456
PO BOX 1423
CHARLOTTE, NC 28201

CRYSTAL BLUE CLEANING
200 CLEARBROOK ROAD, #134
ELMSFORD, NY 10523

DAMIAN COSSETTO
212 LAKE DRIVE
PUTNAM VALLEY, NY 10537

DEBORAH MORAN
125 NORTHMORE DRIVE
YORKTOWN HEIGHTS, NY 10598

EASTERN VSP INC.
PO BOX 45223
SAN FRANCISCO, CA 94145

ELIAS SCHWARTZ
343 GREAT NECK ROAD
GREAT NECK, NY 11021

EPPS

ESTER TUNNELL
20 WHITE BIRCH ROAD
POUND RIDGE, NY 10576

FIRST LIGHT

GARY MOORE
44 TIMBER RIDGE
MOUNT KISCO, NY 10549

GINA M. GIORDANO
1617 MOGUL DRIVE
MOHEGAN LAKE, NY 10547

GLADYS W. MORAIS
29 TALLEUR LANE
CLINTON CORNERS, NY 12514

HARTFORD WORKERS COMP
ONE HARTFORD PLAZA
HARTFORD, CT 06155

IVELISSE VASQUEZ-DEJESUS
266 SOUTH FUTON AVENUE, #1A
MOUNT VERNON, NY 10553

JESSICA S. HALLIGAN

JESSICA YANTOS
261 WEST STREET
MOUNT KISCO, NY 10549

JORDAN A. GROSMAN
15 BEL LAGO DRIVE
PUTNAM VALLEY, NY 10579

JOSEPH MACCHIA
50 TAXTER ROAD
IRVINGTON, NY 10533

K3 LEARNING, INC.
80 BROAD STREET #1702
NEW YORK, NY 10004

KABBAGE

KABBAGE

KEITH M. PHILLIPS
81 PAULDING AVENUE
BREWSTER, NY 10509

KISCO RADIO CIRCLE ASSOCIATES
PO BOX 266
NANUET, NY 10954

LEAF
PO BOX 5066
HARTFORD, CT 06102

LEAF
PO BOX 5066
HARTFORD, CT 06102

LILY O'BRIEN
81 PAULDING AVENUE
TARRYTOWN, NY 10591

LISA A. FUENTES
18 BULLET HOLE
MAHOPAC, NY 10541

MARCUS KOZIAN
45 LAKE DRIVE
LAKE PEEKSKILL, NY 10537

MARCUS P. KOZIEN
45 LAKE DRIVE
LAKE PEEKSKILL, NY 10537

MARTIN MARTINOV
81 S. HIGHLAND AVENUE, A2
OSSINING, NY 10562

MEI YING LUK
29 RANDOM FARMS DRIVE
CHAPPAQUA, NY 10514

NYC 2019
65 COURT STREET, ROOM 1501
ALBANY, NY 12201

NYC 2020
65 COURT STREET, ROOM 1501
ALBANY, NY 12201

NYC GARNISHMENT

NYSED
89 WASHINGTON AVE, RM 301M EB
ALBANY, NY 12234

OPTIMUM
PO BOX 70340
PHILADELPHIA, PA 19176

ORTON-GILLINGHAM TRAINING

PAYROLL WH LIABILITIES (IRS)

PAYROLL WH LIABILITIES (NY)

PENALTIES (IRS)

PHILADELPHIA INSURANCE

PREMIER BUSINESS SOLUTIONS
175 TOMPKINS AVENUE
PLEASANTVILLE, NY 10570

PUTNAME NORTHERN (OLAS)
200 BOCES DRIVE
YORKTOWN HEIGHTS, NY 10598

RAPID ADVANCE/EPPS
UNKNOWN

RENEE DONOW
114 LINCOLN WAY WEST
MC CONNELLSBURG, PA 17233

RENEE DONOW CC
PO BOX 1423
CHARLOTTE, NC 28201

RIGHT CLICK SOLUTIONS
27 RADIO CIRCLE DRIVE #104
MOUNT KISCO, NY 10549

RYAN BAKER
16 FRANKLIN DRIVE
MAHOPAC, NY 10541

SABRINA CROMIE
175 TANGLEWYLDE ROAD
PUTNAM VALLEY, NY 10537

SAM DONOW
UNKNOWN

SIENNA J. MCQUEEN
1803 DECATUR ROAD
MOHEGAN LAKE, NY 10547

STEVEN MCCAFFERTY
542 WEST 147TH STREET, #42
NEW YORK, NY 10031

THOMAS J. LOCMAJIAN
45 LAKESIDE ROAD
MAHOPAC, NY 10541

THOMAS SIMMONS
345 EAST 240TH STREET
BRONX, NY 10470

UNITED HEALTHCARE

VALERIE M. SMITH
193 SOUTHERN BOULEVARD
DANBURY, CT 06810

WEISS & WEISS
ATTN: ERIC WEISS, ESQ.
1 BARKER AVENUE, 3RD FLOOR
WHITE PLAINS, NY 10601

WELLS FARGO
PO BOX 29482
PHOENIX, AZ 85038

WELLS FARGO CREDIT

**United States Bankruptcy Court
Southern District of New York**

In re **The Karafin School, Inc.**

Debtor(s)

Case No.

Chapter

11

CORPORATE OWNERSHIP STATEMENT (RULE 7007.1)

Pursuant to Federal Rule of Bankruptcy Procedure 7007.1 and to enable the Judges to evaluate possible disqualification or recusal, the undersigned counsel for **The Karafin School, Inc.** in the above captioned action, certifies that the following is a (are) corporation(s), other than the debtor or a governmental unit, that directly or indirectly own(s) 10% or more of any class of the corporation's(s') equity interests, or states that there are no entities to report under FRBP 7007.1:

☒ None [*Check if applicable*]

April 18, 2023

Date

/s/ A. Scott Mandelup

A. Scott Mandelup

Signature of Attorney or Litigant

Counsel for **The Karafin School, Inc.**

Pryor & Mandelup, L.L.P.

675 Old Country Road

Westbury, NY 11590

516-997-0999 Fax:516-333-7333